

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Zurick, Brian T</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Zurick, Jennifer L</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5116</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8549</b>
Street Address of Debtor (No. and Street, City, and State): <b>721 E. Garfield st</b> <b>Waterman, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60556</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>721 E. Garfield st</b> <b>Waterman, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60556</b></div>
County of Residence or of the Principal Place of Business: <b>Dekalb</b>		County of Residence or of the Principal Place of Business: <b>Dekalb</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Zurick, Brian T**

**Zurick, Jennifer L**

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **ND IL**

Case Number:

**99-15956 chapter 7**

Date Filed:

**5/18/99**

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

## Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

## Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Jacqueline J. Montville**

**May 4, 2009**

Signature of Attorney for Debtor(s)

(Date)

**Jacqueline J. Montville 6189158**

## Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

## Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

## Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

## Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Zurick, Brian T**  
**Zurick, Jennifer L**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Brian T Zurick**

Signature of Debtor **Brian T Zurick**

**X /s/ Jennifer L Zurick**

Signature of Joint Debtor **Jennifer L Zurick**

Telephone Number (If not represented by attorney)

**May 4, 2009**

Date

#### Signature of Attorney\*

**X /s/ Jacqueline J. Montville**

Signature of Attorney for Debtor(s)

**Jacqueline J. Montville 6189158**

Printed Name of Attorney for Debtor(s)

**Jacqueline J. Montville**

Firm Name

**515 Kendall lane**  
**DeKalb, IL 60115**

Address

Email: **blackdog@tbc.net**

**(815) 758-8396 Fax: (815) 758-8806**

Telephone Number

**May 4, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Brian T Zurick  
Jennifer L Zurick**

Debtor(s)

Case No.  
Chapter

**7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Brian T Zurick  
Brian T Zurick

Date: May 4, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Brian T Zurick  
Jennifer L Zurick**

Debtor(s)

Case No.  
Chapter

**7**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Jennifer L Zurick  
Jennifer L Zurick

Date: May 4, 2009

ACCOUNTS RECEIVABLE MANAGEMENT  
7507 N 2ND ST UNIT C  
Machesney Park, IL 61115

ALLIANCE ONE INC  
1160 CENTRE POINT DR  
Saint Paul, MN 55120

Allied Interstate  
P.O. Box 361445  
Columbus, OH 43236

AMERICAN COLLECTION CO  
919 ESTES  
Schaumburg, IL 60193

AMERICAN CORADIUS INTERNATIONAL LLC  
2420 SWEET HOME RD SUITE 150  
Buffalo, NY 14228

ARBORETUM VIEW/BRIGHTHEART  
2551 WARRENVILLE RO  
Downers Grove, IL 60515

Arneson Tire & Alignment  
100 Gletty rd.  
Sandwich, IL 60548

Arrow Financial Serivces  
7301 N. Lincoln avenue  
Lincolnwood, IL 60712

ARS NATIONAL SERVICES  
201 W. GRAND AVENUE  
Escondido, CA 92025

ASSET ACCEPTANCE  
PO BOX 2036  
Warren, MI 48090

Attorney Kenneth R. McEvoy  
628 Columbus st. Suite 107  
Ottawa, IL 61350



BANK ONE COLLECTIONS  
8620 N. 22ND AVENUE SUITE 103  
Phoenix, AZ 85021

Beneficial/HFC  
P.O. Box 1547  
Chesapeake, VA 23327

Blatt Hasenmiller, Leibsker & Moore  
P.O. Box 5463  
Chicago, IL 60680-5463

Capital Management Services  
726 Exchange street Suite 700  
Buffalo, NY 14210

Capital One  
P.O. Box 85520  
Internal Zip 12030-163  
Richmond, VA 23285-5520

CBE Group  
131 TOWER PARK DR SUITE 100  
Waterloo, IA 50701

CBUSASEARS  
P.O. Box 6189  
Sioux Falls, SD 57117

Central Credit Services, Inc.  
PO Box 15118  
Jacksonville, FL 32239-5118

CENTRAL PORTFOLIO CONTRO  
6640 SHADY OAK RD SUITE 30  
Eden Prairie, MN 55344

Certified Services  
PO Box 24  
Waukegan, IL 60079-0024

Chase  
800 Brooksedge Blvd  
Westerville, OH 43081

CHASE CUSTOM FIN COLLECT  
600 N MEACHAM RD. FL 3  
Schaumburg, IL 60173

CMI  
4200 INTERNATIONAL  
Carrollton, TX 75007

COLLECTION  
1460 RENAISSANCE DRIVE SUITE 400  
PARK RIDGE, IL 60058

Comcast Cable  
P.O. Box 3002  
Southeastern, PA 19398

ComEd  
Customer Care Center - Revenue Mgt  
2100 Swift drive  
OAK BROOK TERRACE, IL 60523

Compucredit  
po Box 105555  
245 Perimeter Center  
Atlanta, GA 30348

CREDCO  
12396 FIRST AMERICAN WAY  
Poway, CA 92064

CREDIT BUREAU DISPUTE  
PO BOX 1697  
Winterville, NC 28590

CREDIT MANAGEMENT  
4200 INTERNATIONAL PKY  
Carrollton, TX 75007

Credit Protection Assoc.  
1355 Noel Rd, Suite 2100  
Dallas, TX 75240

Credit Recovery Inc.  
311 E. McKinley rd  
Ottawa, IL 61350

Credit Recovery Inc.  
311 E. McKinley rd  
Ottawa, IL 61350

DEPENDON COLLECTION SERVICE  
PO BOS 4833  
Oak Brook, IL 60523

Dish Network  
Dept. 0063  
Palatine, IL 60055

Enhanced Recovery Corporation  
8014 Bayberry Rd.  
Jacksonville, FL 32256-7412

Equifax \*  
1550 Peachtree St. NE Mail Drop H30  
Atlanta, GA 30309

Experian  
P.O. Box 2002  
Allen, TX 75013

FAC  
12395 FIRST AMERICAN WAY  
Poway, CA 92064

FACTUAL DATA NATIONAL  
5200 HAHNS PEAK DR  
LOVELAND, CO 80636

Fifth Third Bank  
38 Fountain Square Plaza  
Cincinnati, OH 45263

FIRST AMERICAN CR SVCS INC  
825 E. GATE BLVD. SUITE 310  
Garden City, NY 11530

GC Services Llimited Partnership  
P.O. Box 3026  
6330 Gulfton  
Houston, TX 77253

GEMB/WALMART  
P.O. BOX 981400  
El Paso, TX 79998

GLOBAL INVESTIGATIONS SVC  
PO BOX 496268  
Garland, TX 75049

GREATER SUBURBAN ACC  
1645 OGDEN AVE  
Downers Grove, IL 60515

HARVARD COLLECTION  
4839 N. ELSTON  
Chicago, IL 60630

HSBC BANK  
PO BOX 5253  
Carol Stream, IL 60197

HSBC BANK  
PO BOX 5253  
Carol Stream, IL 60197

HSBC NV  
PO Box 19360  
Portland, OR 97280

Illinois Secretary of State  
Drivers Services  
2701 S. Dirksend Parkway  
Springfield, IL 62723

KCA Financial SVCS  
628 North st.  
Geneva, IL 60134

Kishwaukee Community Hospital  
Route 23 & Bethany road  
Dekalb, IL 60115

LVNV Funding  
PO Box 740281  
Houston, TX 77274

MEDICAL BUSINESS BUREAU  
PO BOX 1219  
Park Ridge, IL 60068

Merchants Credit Guide  
223 W. Jackson st.  
Suite 900  
Chicago, IL 60606

MID-AMERICA MANAGEMENT  
2901 BUTTERFIELD RD.  
Hinsdale, IL 60521

Midland Credit Management  
P.O. Box 939019  
San Diego, CA 92193

Nationwide Credit & Coll  
9919 W Roosevelt rd  
Westchester, IL 60154

NCO Financial  
507 Prudential road  
Horsham, PA 19044

Nicor \*\*  
P.Ol Box 585  
Aurora, IL 60507

NORTHLAND GROUP  
PO BOX 390846  
Minneapolis, MN 55439

Oakbrook Fertility  
2425 West 22nd st. Suite 102  
Oak Brook, IL 60523

Professional Account Management  
P.O. Box 391  
Milwaukee, WI 53201

PROVENA MERCY CENTER  
PO BOX 8001  
Aurora, IL 60507

REDLINE RECOVERY SERVICES, LLC  
6201 BONHOMME ST., SUITE 100S  
Houston, TX 77036

Target  
P.O. Box 673  
Minneapolis, MN 55440-0673

TNB-VISA  
3701 Wayzata Blvd #2CF  
Minneapolis, MN 55416

TRANSUNION  
PO BOX 2000  
Crum Lynne, PA 19022-2000

TRIBUTE/BOFD  
6 CONCOURSE PKWY NE FL 2  
Atlanta, GA 30326

VALLEY IMAGING CONSULTANTS LLC  
7808 COLLEGE DR 75E  
Palos Heights, IL 60463

Verizon North  
P.O. Box 165018  
Columbus, OH 43216

Verizon South Inc.  
236 E TOWN ST  
NO 170  
Columbus, OH 43216

WESTERN SIERRA ACCEPTANCE  
1547 PALOS VERDES MALL  
Walnut Creek, CA 94597

WFS/WACHOVIA DEALER SVS  
PO BOX 1697  
Winterville, NC 28590